

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Angela Payton

Debtor(s)

Case No. 16 B 39300

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/14/2016.
- 2) The plan was confirmed on 02/27/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/26/2018, 11/05/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Converted on 02/27/2019.
- 6) Number of months from filing to last payment: 26.
- 7) Number of months case was pending: 28.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$7,361.36
Less amount refunded to debtor	\$615.50

**NET RECEIPTS:** **\$6,745.86**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,007.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$299.54
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,306.54**

Attorney fees paid and disclosed by debtor: \$350.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI, Inc	Unsecured	133.00	NA	NA	0.00	0.00
AFNI, Inc	Unsecured	0.00	NA	NA	0.00	0.00
American InfoSource LP as agent for Dire	Unsecured	0.00	269.25	269.25	13.10	0.00
ARS	Unsecured	471.00	NA	NA	0.00	0.00
Branch Banking And Trust	Secured	74,542.00	79,834.23	79,834.23	0.00	0.00
Branch Banking And Trust	Secured	9,143.12	732.28	732.28	732.28	0.00
Capital One Bank	Unsecured	2,625.00	2,625.85	2,625.85	147.34	0.00
CAPITAL ONE BANK USA, NA	Unsecured	553.00	NA	NA	0.00	0.00
Cerastes LLC	Unsecured	0.00	602.50	602.50	33.80	0.00
Credit First	Unsecured	1,477.00	1,477.61	1,477.61	82.91	0.00
DeVry Education Group	Unsecured	1,537.00	1,781.79	1,781.79	0.00	0.00
DSNB MACYS	Unsecured	783.00	NA	NA	0.00	0.00
LUCAS HOLCOMB & MEDREA	Unsecured	1,000.00	NA	NA	0.00	0.00
OneMain Financial	Secured	2,661.00	2,661.39	2,661.39	0.00	0.00
Portfolio Recovery Associates	Unsecured	885.00	864.44	864.44	48.50	0.00
Portfolio Recovery Associates	Unsecured	553.00	553.01	553.01	31.02	0.00
Resurgent Capital Services	Unsecured	1,328.00	1,328.85	1,328.85	74.56	0.00
Speedy Cash	Unsecured	0.00	380.71	380.71	21.36	0.00
SW CRDT SYS	Unsecured	106.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	22,262.00	22,356.63	22,356.63	1,254.45	0.00
United States Dept of HUD	Secured	0.00	26,201.80	26,201.80	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$79,834.23	\$0.00	\$0.00
Mortgage Arrearage	\$732.28	\$732.28	\$0.00
Debt Secured by Vehicle	\$2,661.39	\$0.00	\$0.00
All Other Secured	\$26,201.80	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$109,429.70</b>	<b>\$732.28</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$32,240.64</b>	<b>\$1,707.04</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$4,306.54</u>
Disbursements to Creditors	<u>\$2,439.32</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$6,745.86</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 04/29/2019

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.